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June 1996

Introducing New CR/C Director

Please welcome the new Customer Relations and Communications Director, Jeannie Huntley.

The Customer Relations and Communications Department is not new. The Industry and Consumer Affairs Department was renamed to more accurately represent the functions of the department.

Jeannie will serve as liaison between the State Fund and its stakeholders to enhance public awareness and customer service. She will manage all communications programs and projects.

Jeannie has extensive experience in the customer relations and communications field. She presented multimedia programs and workshops to local, state and national audiences. Her writing has been published statewide and nationally. Jeannie comes to the State Fund from Mid-Rivers Telephone Cooperative, Inc., in Glendive where she was responsible for public relations, publications, advertising and marketing.

In her spare time, she enjoys hiking, camping, water sports, as well as gardening and traveling with her husband Harley Rutherford.

If you haven't met Jeannie yet, please stop by her office on second floor and say hello.

Team Thomas, Thomas, Worsech, and Fitzpatrick Take Top Honors

by Jean Ketchel

The prestigious State Fund Golf Tournament was held on Wed., June 12, at world-famous Bill Roberts Golf Course. Twenty-one participants grouped into five teams to compete for the coveted title.

Winning team members were John Thomas, Larry Thomas, Hank Worsech and Tim Fitzpatrick. Rumor has it the team's scoring pencil had only half an eraser by the end of the day...but that was surely a coincidence.

Thanks to Dave Miller for taking time out of his busy schedule to organize the event.

Stay tuned for details of a possible second tournament to be held later this summer!

Have a safe and fun 4th of July!

Customer Commentary

Diane F. of Richland Opportunities, Inc., recently told Lila Walker (FRU) the State Fund made great progress during the past year. Diane really enjoys the telephonic reporting option and thinks, overall, we do great work.

State Fund training officer Frank Graham attended a state human resource management conference in April. He reported many attendees offered supportive comments about the fund's renewed focus on quality customer service.

Attend Business Plan/Budget Presentation

All employees are invited to attend a two-hour presentation on the FY97 Strategic Business Plan and Budget Report.

The presentation will be in room 303 on July 19. Two sessions are scheduled, 9:30-11:30 a.m. and 1:30-3:30 p.m.

FY97 goals focus again on the two main issues of Quality Customer Service and Effective Resource Management. The Strategic Business Plan will be discussed in detail and each employee will receive a copy of the plan.

Your department VP or supervisor will help schedule you for one of the sessions.

Published monthly for and by the employees of the Montana State Fund.

The Trainer Knocks!

Opportunities for Personal and Professional Development

So what is this IIA training anyway? A number of alert employees pointed out that it's not fair to reserve training for one small group of employees in pay band IIA!! Well, they are so right.

IIA is really the Insurance Institute of America, the training and certification agency associated with the American Institute for Chartered Property Casualty Underwriters. They are recognized in the insurance industry as a leader in correspondence training. The training leads to certification in a wide variety of insurance-related functional areas.

The premier IIA program is the Chartered Property Casualty Underwriter (CPCU®) designation. This program is designed for experienced insurance practitioners with a solid background in a full range of insurance, risk management and general business operations.

Some of the IIA Associate Designation Programs are now underway in the fund. Many employees are enrolled in the Associate in Claims (AIC) program, some in the Associate in Loss Control Management (ALCM®) program and a few in the Associate in Risk Management (ARM). The program typically requires completing three to five courses through self-study, each requiring successful completion of a national examination. Generally, there are only two exam periods each year, so programs may take 18-36 months to complete.

Other Associate Designations offered include:

- Associate in Underwriting (AU)
- Accredited Adviser in Insurance (AAI®)
- Associate in Premium Auditing (APA®)
- Associate in Reinsurance (Are)
- Associate in Fidelity and Surety Bonding (AFSB)
- Associate in Marine Insurance Management (AMIM®)
- Associate in Management (AIM)
- Associate in Automation Management (AAM®)
- Associate in Insurance Accounting and Finance (AIAF)
- Associate in Research and Planning (ARP®)
- Associate in Insurance Services (AIS)

In addition, IIA offers several introductory certificate programs. These include:

- Introduction to Property and Liability Insurance (INTRO),
- Introduction to Claims,
- Introduction to Underwriting,
- Program in Supervisory Management (SM),
- Writing at Work,
- Insurance Regulation, and
- Program in General Insurance (INS).

As you can see from this comprehensive program, many of our insurance education needs can be met through the Insurance Institute of America.

Please see me for more details, or talk to a currently enrolled employee, to learn more about the courses.

. . . frank :-}

Training opportunities on back

Human Resources

Personnel changes as of June 28, 1996.

Promotions

Shauna Foley, Claim

New Hires

Stacy Dunkley, MIS
Virginia Horvath, MIS
Todd Jones, Claim
Bev Rankin, LC/PA

Departures

Shirley Bristol, Claim
Carrie Burke, Claim
Tricia Charlton, Claim
Cindy Gilbert, CSU
Rona Hoehne, MIS
Kelly Pacurian, Under-writing
Christy Richem, Underwriting

Kudos Kolumn

Kudos to Stan Wells

indispensable!

Linda Kirkeby would like to extend Kudos to Stan Wells. Linda says Stan is indispensable. Because of his experience in med-pay and comp., he is able to answer all of her questions. He's on top of stale-dated warrants and initiated the return of money due State Fund. Thanks, Stan!

Kudos to Nancy O'Dell

knows who's in, who's out!

Sandy Poor extends kudos to Nancy O'Dell. Each day sheets Customer Service know who is in and who is out in the AC Unit.

Kudos to Valerie Bender

courteous, friendly, extremely understanding!

One of Val's claimants says she is very helpful and a wonderful adjuster. He said Val is always courteous, friendly and extremely understanding in explaining and answering his questions. He also stated, "If it weren't for Valerie, the entire system, including the MCO in Butte, would fall apart."

Kudos to First Reporting

phone process makes job easier!

Loss control specialist Annette Satterly recently met with James S. of Helena Industries. Mr. S. said how much the First Reporting phone process made his job easier. He also said the group was friendly, cooperative and efficient. He was very impressed with how quickly he got a response.

Kudos to Rick Clark

handles tough claim!

Terey Artz, of Tele-Tech Corp. in Bozeman, offered unsolicited praise for Rick and his ability to handle an especially tough claim. She told Frank Graham the Fund's emphasis on customer service is making a positive difference for businesses in Montana.

Profiles

Customer Service Unit

Robert K. (Andy) Anderson has been with the Customer Service Unit since last August. He has 26 years active duty with the Air Force. He was also Superintendent of Quality Assurance Missile Maintenance at Malmstrom Air Force Base in Great Falls.

Andy has associate degrees in management and applied sciences in missile maintenance technology.

He is originally from Kearns, Utah, but now calls Helena home. Andy has been married to Christine for 26 years and has three children. Lynette recently graduated from the University of Montana; Kelly recently graduated from CMR High School in Great Falls; and son Scott is still at home.

Monica Carson has been with the Customer Service Unit for six months.

She previously worked for Hydrometrics as the human resources administrative assistant. She also worked for Blue Cross Blue Shield Plans of Montana and Washington. There she worked with life, heath, disability and securities.

Monica is currently studying the AIC claims courses, as well as competing her bachelor's degree in business management at the University of Phoenix. She also attend Seattle University, majoring in marketing.

Monica is a Helena native and has one son who is very active in all sports. Her hobbies include snow and water skiing, backpacking, fishing and gardening.

Kim Erickson has been with the Customer Service Unit since it began in August 1995. Kim feels her main strength of knowledge is in policy services. She continually strives to be well informed. In addition, it is her responsibility to contact policyholders pending cancellation.

She has held several positions in the employee benefits field (health, life/disability) and has steadily progressed through the ranks. The most recent job, before relocating to Montana, was as a sales assistant for the senior sales representative for UNUM (life and disability specialists). Kim says the job was very exciting because she assisted with plan options for quoting, explained underwriting requirements and enrolled new businesses.

Kim was born in Missoula, but grew up in Seattle, WA. She has a challenging four-year-old daughter, Jordan.

Michelle Hoffart started with the Customer Service Unit in August 1995.

Before her move to the unit, Michelle worked in the First Reporting Unit for five years.

She is enrolled in AIC courses and waiting for the results of the first test. Michelle says she received lots of great training for her customer service position.

Michelle was born and raised in Helena. She is married to Corey. They have two children, Cody, almost 10, and Levi, 4. She has several dogs and enjoys spending time with her family. Michelle also enjoys lots of outdoor activities.

Nance Hughes is the supervisor for the Customer Service Unit. She took on the duties when the department was created in August 1995.

Prior to coming to the State Fund, Nance was the respite home health coordinator for WestMont Home Health for five years. She also worked at the Helena Orthopedic Clinic, St. Peters Hospital, Helena, and St. Mary's Community Hospital in Walla Walla, WA.

Nance received her LPN from College Place in Walla Walla, a medical/legal secretary endorsement from the Bozeman Vo-Tech, and medical assistant training in Walla Walla. She also completed three years of nursing courses.

Nance's hobbies include collecting antiques, crafting and laughter.

Jim Hultin has been a customer service representative since August 1995. He says his responsibility is to answer as many questions as possible without transferring calls.

Jim was a modification specialist with Child Support for eight months before coming to State Fund. He was also the lab supervisor at the Clover Leaf Dairy for nearly six years and has worked as a veterinary assistant.

Jim has a BS in animal science genetics and pre-vet. He is married and has three children: Heather, 6; Hanna, 3 and Emily, 1. He says all his free time is spent farming, hunting or fishing.

Enid Kalaher has also been with the Customer Service Unit since it began in August 1995.

Before coming to the State Fund, Enid was a claims assistant and customer service representative for the Workers Compensation Fund of Utah.

She passed AIC 33 and 34 and completed a course in medical terminology.

continued on page 4

Profiles continued

Enid graduated from the Utah College of Massage Therapy and attended Salt Lake Community College.

She was born in Tillamook, OR. Her hobbies include crochet and the outdoors, especially camping.

Sandy Poor has been with the Customer Service Unit since its inception last year.

Sandy worked in the First Reporting Unit for nearly two years and Accounting for four months. Prior to coming to State Fund, Sandy managed a hair salon in Capital Hill Mall for many years.

She has been married to Lanny for 14 years. They have no children, but two babies—Dolly and Nikki. She enjoys gardening, cooking and days with no rain.

Judy M. Russell has been with the Customer Service Unit for nearly six months.

Prior to coming to State Fund, Judy worked at Falcon Press Publishing for eight years. She started out in fulfillment and after one year moved to fulfillment manager. From there she went into customer service/accounts receivable to customer service manager.

From 1980-1983 Judy worked at State Fund in underwriting as a reinstatement clerk.

Judy is originally from Albany, GA, but lived in Helena since 1978. She is married with two children. Her hobbies include camping, water skiing and just the great outdoors.

Underwriting

Pricing, Reporting and Payment

by Jay Phillips

This month, as promised, is information on State Fund pricing programs, as well as reporting and payment options available to policyholders.

Variable Pricing

Small employers who don't qualify for a experience modification factor (see May issue) receive a premium adjustment based on their losses and payment history.

Three rate categories are available in our variable pricing program. *Select* is the middle rate. The *Preferred* rate is 5% less than *Select* and *Equitable* is 5% more than *Select*. Employers with State Fund less than one year are generally assigned the *Select* rate, because of limited information available to the fund. In May of each year, policyholders' loss ratio and payment history are reviewed to determine the rate category for the next fiscal year.

Payroll Reporting

The majority of the fund's policyholders are required to report payroll annually. However, employers with estimated annual premium of $5,000 or more may choose semiannual payroll reporting. Those with estimated annual premium of $10,000 or more may choose to report quarterly.

Installment Plan

Insureds may also choose an installment payment plan. Those with estimated annual premium less than $2,000 can choose an annual, semiannual or quarterly payment option. Those with more than $2,000 estimated annual premium, add a monthly payment plan to the options.

Installments are due the first of each month, quarter, semiannual period, or if on the annual installment plan, July 1.

The first installment for all employers for FY97 was billed June 10 and due July 1. The new $70 policy charge was also billed.

Deposit Method

Large employers ($50,000 estimated annual premium and above) and those employers operating on a seasonal basis, with $5,000 or more in estimated premium, may qualify for the deposit method. *Deposit* employers must provide 20% of their estimated annual premium in advance and report payroll and pay premium on a monthly basis.

What's Ahead in Underwriting

Our goal in underwriting is to provide customers with superior, quality account services. In the coming months, we will focus on expanding staff duties and building the basic foundation for a full service underwriting department. Our success means improved customer satisfaction and lower cost to policyholders.

Jokes and Quotes

Life is what happens to you when you are making other plans.

If you go home dog tired, maybe you growled all day.

If you're riding in front of the herd, look back once in awhile to make sure they're still back there.

Truce is better than friction.

AASCIF Workshop In New Orleans

by Suzie Shute

Eight State Fund employees attended the annual American Association of State Compensation Insurance Funds (AASCIF) Workshop in New Orleans, June 2-6.

The agenda included seminars on *Major Litigation Issues*, *The Canadian Scene* and *Products and Pricing Programs*. Kudos to Nancy Butler on her presentation, *Exclusive Remedy: Cracks in the Shield?*

In addition to seminars, the attendees were treated to a jazz parade and river boat dining cruise. There was also a golf tournament and tours of a country plantation, the Garden District and a swamp.

Employees attending the workshop were Carl Swanson, Nancy Butler, Lanny Hubbard, Michael Glass, Christy Weikart, Jeannie Huntley, Azmi Salaymeh and Jim McCluskey.

The group stayed on Burbon Street in the French Quarter which, was close to jazz, folk and blues music, as well as various types entertainment.

Christy Weikart, Nancy Butler, Judy Simpson and Jeannie Huntley enjoy the sites at Jackson Square.

Rest and Relaxation

by Jay Phillips and Suzie Shute

With all the recent publicity in Montana, many wonder how many tourists will grace our great state this summer. Of course, it won't stop the hardworking employees at the State Fund from enjoying the beautiful weather.

We took a poll of vacationers to determine where they will travel. Most are staying in Montana—visiting State Parks, camping, boating or hiking. However several are traveling out of state and even out of the country!! Do any of you have an extra suitcase?

Rita Bird ..... Calgary
Donna Gregg ..... Edmonton
Pat Hunt ..... Puerto Vallarta to fish for marlin
Ann Clark ..... Tulsa
Kevin Bartch ..... Lincoln, NE
Kathy Frandsen ..... Omaha
Charlie Adams ..... Seattle
Carl Swanson ..... week at the beach on the east coast
Joan Pegg ..... Rio de Janeiro
Connie Ferriter ..... Lagoon Water Park, Salt Lake City
Shawn Bubb ..... fishing anywhere as many times as possible
Debbie Svaldi ..... Seattle for a Seahawks/Packers game...football already
Bill Visser ..... Las Vegas
Mark Barry ..... float the Smith River and trip to Minnesota
JudeKay Schofield ... Oregon Coast
Travis Lindskog ..... Washington, DC, best man in a wedding
Linda Goan ..... Japan in September
Enid Christensen ..... sail the high seas on a sailboat off LA, then bring it back to Canyon Ferry
Wes Winden ..... skydiving in July, and wherever life takes him during vacation
Bob Janicek ..... BIS project is his vacation
Mark Meismer ..... float the Yellowstone River, Riverboat Float
Kim Erickson ..... Washington state
Marvin Kraft ..... Seattle, Neil Diamond concert
John Wilkins ..... camping at Mable Lake, British Columbia

Test Yourself

A Quiz for Olympian Spellers

With the Summer Olympics not far off, we thought we'd give you a shot at putting your spelling skills to the test in this quiz for Olympian spellers. To get the gold, pick the right word in each sentence:

1. The new team structure (allotted, alotted) two slots to marketing and only one to engineering.

2. She said it had been a real (privilege, priviledge) to work with Doctor Darraby.

3. In today's job market, you must (sieze, seize) every opportunity to increase your knowledge.

4. He said he had (inadvertantly, inadvertently) left a key paragraph out of the report.

5. Gordon's know-it-all attitude caused (dissension, dissention) in the group.

6. The policy clearly states that the company will not tolerate (harrassment, harassment) of any kind.

7. Her (insistance, insistence) on one more try uncovered the software problem.

8. We can't (proceed, procede) until we get the figures.

Answers: 1. allotted, 2. privilege, 3. seize, 4. inadvertently, 5. dissension, 6. harassment, 7. insistence, 8. proceed.

Source: communication briefings, June 1996

Customer Service

Words You Should Avoid

Make sure you use the right words when you speak to customers on the phone or fact to face. Expressions to avoid:

- **Have to.** *Example:* "You'll *have to* be in the office when the representative gets there." *Better:* "You'll *want to* be in the office..." or "Please *try to* be in the office..."
- **Can't.** *Example:* "We can't get the information to you until later in the week." *Better:* "We *can* get the information to you later in the week."
- **All out.** *Example:* "We're *all out* of that brochure." *Better:* "We'll *have that* brochure in a couple of weeks."
- **Never seen.** *Example:* "I've *never seen* a system like this." *Better:* "This is an *unusual* system, but *I'll figure it out.*"
- **Transfer.** *Example:* "I'll *transfer* you to ..." *Better:* "Ellen is our expert on that subject. I know *she'll be able to help you.*"

July Training Opportunities

State Professional Development Center

Managing Conflict, July 11

Ethical Issues in Public Service July 18

All Kidding Aside: Preventing Sexual Harassment, July 23

Helena College of Technology

Intro to Windows, July 8 or 9

WP6.1, July 15 & 16

Lotus, July 18 & 19

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Letters to the Editor will be accepted from current State Fund employees and are to be submitted to the Editor no later than the last Monday of each month. The employee's name, section and department, and phone number must accompany the letter. Letters deemed inappropriate to the goals and objectives of the *Guardian* or the State Fund will be returned to the author with an explanation of denial.

Letters to the Editor do not reflect the policy or official positions of either the Board of Directors or the management of the State Fund.

Editor, Ardan Mylne, Director, Industry and Consumer Affairs. **Managing Editor and Layout**, Shawna Swanz, Public Information Specialist. Call 444-5982 with comments or suggested articles for the *Guardian*.

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Employee Picnic at No-Wake Lake

by Melodie Phalp

Mark your calendar for the employee picnic. It will be Thursday, August 22, from 5 p.m. until dark. Last year's picnic was such a great success we plan to go again to No-Wake Lake. Waterskiing will start at 5 p.m.—boat, driver and skis are provided. (No other boats, please.) Volleyball and horseshoes are also available.

The pitchfork fondue will once again provide a scrumptious dinner of steaks cooked in a huge fondue, chips, salad, watermelon , and fried chicken for the kids.

Things to bring: swimsuit, towel, water toys and life jackets for the kids, lawn furniture, a blanket, a smile and an appetite. Cost for dinner is $2 per person (employee, spouse, or one guest); $5 per family (kids over 18/$2 each); $10.50 for each additional guest.

Reservations and money are due by August 9. Watch for sign-up at the end of July. Hope to see you there for a final fling before school starts.

Employee of the Month

Congratulations Sherry Carrol, employee of the month for May

Sherry has held the position of claim assistant for only a short time and already has become proficient in the position. Her organizational skills and willingness to help others helped the unit obtain pay lag times and assist customers. She learned new duties to help reduce some of the pressure on adjusters. She is always willing to take on new tasks.

Her enthusiasm motivates and inspires everyone in the unit. She is always looking for ways to streamline the work. She has helped the adjusters organize their work stations and work flow to be more efficient. She also has innovative ideas in developing file organization.

Sherry continually demonstrates professional customer service by handling situations in a courteous and pleasant manner. Her cheerful demeanor and energy are contagious. Her sense of teamwork, as well as her many contributions to the unity and efficiency of her unit, are assets to the State Fund.

Nominate Now

Have you seen someone doing exceptional work lately? Well, it's easy to nominate that someone for employee of the month.

It only takes a few minutes to complete the nomination form and it will give the winner a real boost to know his or her hard work is noticed.

Watch for new form pickup boxes on each floor. Forms are still available in the nonsmoking break room and online, f:\share\hrinfo\recognit.wpd.